

LISTING OF CLAIMS

1. (Currently Amended) An automated point-of-sale document check processing system comprising:

a document scanner located at a site of a customer transaction comprising:

a slot adapted to accept a document associated with the customer transaction;

means for presenting an authorization agreement to a customer, the authorization agreement authorizing the document to be processed in accordance with an automated account clearing process;

~~means for customer authorizing the authorization agreement for the document to be processed in accordance with the automated account clearing process; and~~

an image scanner acquiring at least one image of the document; and

means for tagging the document image with an indication of customer acceptance of the authorization agreement; and

a communication interface coupled to a central document clearinghouse and adapted to communicate the tagged document image following customer authorization of the agreement to the central document clearinghouse for automated account clearing processing of the document.

2. (Previously Presented) The automated point-of-sale check processing system according to claim 1, wherein the image scanner further obtains field information from the document image, and wherein the communication interface communicates the field information along with the document image to the central document clearinghouse for automated account clearing processing of the document.

3. (Currently Amended) The automated point-of-sale check processing system according to claim 1, further comprising wherein the means for customer authorizing the agreement using comprises a printer for imprinting indicia of verbal authorization received from the customer on the document.

4. (Previously Presented) The automated point-of-sale check processing system according to claim 1, wherein the means for presenting an authorization agreement comprises means for imprinting the authorization agreement for the automated account clearing process on the document.

5. (Previously Presented) The automated point-of-sale check processing system according to claim 4, wherein the imprinting means comprises a stamp for stamping the authorization agreement on the document.

6. (Previously Presented) The automated point-of-sale check processing system according to claim 5, wherein the stamp further includes a promise to pay as well as the authorization agreement.

7. (Previously Presented) The automated point-of-sale check processing system according to claim 4, wherein the imprinting means includes a printer adapted to print an authorization agreement for the automated account clearing process on the document submitted by a customer.

8. (Previously Presented) The automated point-of-sale check processing system according to claim 1, wherein the means for presenting an authorization agreement comprises means for imprinting the authorization agreement for the automated account clearing process on a receipt for the customer transaction.

9. (Previously Presented) The automated point-of-sale check processing system according to claim 8, wherein the imprinting means comprises a stamp for stamping the authorization agreement on the receipt.

10. (Previously Presented) The automated point-of-sale check processing system according to claim 9, wherein the stamp further includes a promise to pay as well as the authorization agreement.

11. (Canceled)

12. (Previously Presented) The automated point-of-sale check processing system according to claim 1, wherein means for presenting an authorization agreement comprises means for displaying the authorization agreement for the automated account clearing process to the customer.

13. (Previously Presented) The automated point-of-sale check processing system according to claim 12, further comprising an electronic signature pad and an electronic pen, the electronic signature pad adapted to receive a signature from the customer to execute the authorization agreement.

14. (Previously Presented) The automated point-of-sale check processing system according to claim 12, further comprising a data input device wherein the customer actuates the data input device to execute the authorization agreement.

15. (Previously Presented) The automated point-of-sale check processing system of claim 1, wherein the means for presenting an authorization agreement comprises a printer for printing the authorization agreement for the automated account clearing process on the document, further comprising a transport mechanism for conveying the document past the printer and returning the document to the customer for execution of the authorization agreement by the customer.

16. (Original) The automated point-of-sale check processing system of claim 15, further comprising a controller coupled to the transport mechanism.

17. (Previously Presented) The automated point-of-sale check processing system of claim 1, wherein the means for presenting an authorization agreement comprises a printer for printing the authorization agreement for the automated account clearing process on the document, and wherein the printer is further adapted to inscribe the document with an indicia of cancellation.

18. (Previously Presented) The automated point-of-sale check processing system of claim 17, wherein the slot is further adapted to return the canceled document to the customer at the site of the transaction.

19. (Previously Presented) The automated point-of-sale check processing system of claim 1, wherein the means for presenting an authorization agreement comprises a printer for printing the authorization agreement for the automated account clearing process on the document, further comprising a second printer adapted to inscribe the document with an indicia of cancellation.

20. (Previously Presented) The automated point-of-sale check processing system of claim 1, wherein the means for presenting an authorization agreement comprises a printer for printing the authorization agreement for the automated account clearing process on the document, further comprising a second printer adapted to inscribe the document with a transaction amount.

21. (Original) The automated point-of-sale check processing system according to claim 1, further comprising a printer adapted to imprint information on the document.

22. (Previously Presented) The automated point-of-sale check processing system of claim 1, further including an input device through which a transaction amount is keyed in, the document scanner further including means for recognizing a transaction amount in the imaged document and adapted to compare the recognized transaction amount against the keyed in transaction amount.

23. (Original) The automated point-of-sale check processing system of claim 1, further comprising at least one interface adapted to display information to an operator or the customer.

24. (Original) The automated point-of-sale check processing system of claim 23, the interface further adapted to receive a command from the operator or the customer.

25. (Previously Presented) The automated point-of-sale check processing system of claim 1, wherein the image scanner further comprises a single scanhead.

26. (Previously Presented) The automated point-of-sale check processing system of claim 1, wherein the image scanner further comprises multiple scanheads.

27. (Previously Presented) The automated point-of-sale check processing system of claim 1, wherein the image scanner further comprises:

a mirror for receiving an image of a first side of the document;

a single scanhead for receiving the image reflected from the mirror of the first side of the document and obtaining an image of the a second side of the document; and

a transport mechanism for moving the document past the mirror and the single scanhead.

28. (Previously Presented) The automated point-of-sale check processing system of claim 1, wherein a plurality of documents are scanned and a plurality of document images are transmitted by the communication interface in a batch to the central document clearinghouse.

29. (Previously Presented) The automated point-of-sale check processing system of claim 1, wherein the document scanner transports and scans the document such that a longer edge of the document is perpendicular to a direction of transport.

30. (Previously Presented) The automated point-of-sale check processing system of claim 1, wherein the document scanner transports and scans the document such that a longer edge of the document is parallel to a direction of transport.

31. (Original) The automated point-of-sale check processing system of claim 1, whereby the document is a check.

32. (Currently Amended) A method of processing a document at the site of a customer transaction comprising the steps of:

presenting an authorization agreement to a customer, the authorization agreement authorizing the document to be processed in accordance with an automated account clearing process;

~~obtaining the authorization agreement from the customer authorizing the document associated with the customer transaction to be processed in accordance with the automated account clearing process;~~

scanning the document to acquire an image thereof;

tagging the document image with an indication of customer acceptance of the authorization agreement; and

communicating the tagged image of the document following customer authorization of the agreement to a central document clearinghouse for automated account clearing processing of the document.

33. (Original) The method of claim 32, further comprising the step of checking the document for indicia of cancellation.

34. (Previously Presented) The method of claim 33, wherein the step of checking for indicia of cancellation is done prior to obtaining the agreement.

35. (Previously Presented) The method of claim 32, comprising the step of obtaining the agreement verbally from the customer.

36. (Previously Presented) The method of claim 35, comprising the step of imprinting indicia of the verbal agreement on the document.

37. (Previously Presented) The method of claim 32, further comprising the step of imprinting the agreement on the document.

38. (Previously Presented) The method of claim 37, wherein the step of imprinting comprises stamping the authorization agreement on the document.

39. (Previously Presented) The method of claim 38, wherein the imprinting further includes a promise to pay as well as the authorization agreement.

40. (Canceled)

41. (Previously Presented) The method of claim 32, further comprising the step of imprinting the authorization agreement on a receipt associated with the customer transaction.

42. (Canceled)

43. (Previously Presented) The method of claim 41, wherein the step of imprinting further includes stamping a promise to pay as well as the authorization agreement.

44. (Previously Presented) The method of claim 32, wherein the step of scanning further obtains field information from the document image, and wherein the step of communicating communicates the field information along with the document image to the central document clearinghouse for automated account clearing processing of the document.

45. (Previously Presented) The method of claim 32, further comprising the step of displaying the agreement to the customer on a video screen.

46. (Previously Presented) The method of claim 45, further comprising the step of obtaining an electronic signature from the customer to execute the authorization agreement.

47. (Previously Presented) The method of claim 45, further comprising the step of providing a button for the customer to press to execute the displayed authorization agreement.

48. (Previously Presented) The method of claim 32, further comprising the step of printing the authorization agreement on the document.

49. (Previously Presented) The method of claim 32, further comprising the step of returning the document to the customer for execution of the authorization agreement.

50. (Original) The method of claim 32, further comprising the step of inscribing the document with an indicia of cancellation.

51. (Previously Presented) The method of claim 50, further comprising the step of returning the canceled document to the customer at the site of the transaction.

52. (Previously Presented) The method of claim 32, wherein the step of scanning comprises the step of scanning a plurality of documents to acquire a plurality of images thereof.

53. (Previously Presented) The method of claim 52, wherein the step of communicating comprises the step of transmitting the plurality of images to the central document clearinghouse in a batch.

54. (Previously Presented) The method of claim 32, further comprising the step of scanning the document such that a longer edge of the document is perpendicular to a direction of transport.

55. (Previously Presented) The method of claim 32, further comprising the step of scanning the document such that a longer edge of the document is parallel to a direction of transport.

56. (Original) The method of claim 32, further comprising the step of adding a transaction amount to the document.

57. (Currently Amended) An automated check processing system for accepting and processing checks from a customer comprising:

a document scanning system scanner including:

means for presenting an authorization agreement to a customer, the authorization agreement authorizing a check to be processed in accordance with an automated account clearing process;

~~means for customer authorizing the authorization agreement for the check to be processed in accordance with the automated check clearing process;~~

an image scanner adapted to obtain images of checks;

means for extracting MICR data from the check image;

means for tagging the check image with an indication of customer acceptance of the authorization agreement and the extracted MICR data; and

a communication interface coupled to a central check clearinghouse and adapted to communicate the tagged check images following customer authorization of the authorization agreement to the central check clearinghouse where automated check clearing processing is performed.

58. (Original) The automated check processing system according to claim 57, wherein the images obtained are full images of the checks.

59. (Canceled).

60. (Original) The automated check processing system according to claim 57, wherein the images obtained are of selected portions of the checks.

61. (Currently Amended) The automated check processing system according to claim 57, wherein each document scanning system scanner further comprises a printer adapted to print the authorization agreement on the checks.

62. (Currently Amended) The automated check processing system according to claim 61, wherein each document scanning system scanner further comprises a transport mechanism for returning the checks printed with the authorization agreement to the customer.

63. (Original) The automated check processing system according to claim 62, further comprising a controller coupled to the transport mechanism.

64. (Previously Presented) The automated check processing system of claim 61, wherein the printer is further adapted to inscribe a transaction amount on the checks.

65. (Previously Presented) The automated check processing system of claim 57, wherein the image scanner scans an endorsement side of the checks.

66. (Previously Presented) The automated check processing system of claim 57, wherein the image scanner includes a single scanhead.

67. (Previously Presented) The automated check processing system of claim 57, wherein the checks have a first and a second side and the image scanner comprises:

- a mirror for receiving images of the first side of the checks;
- a single scanhead for receiving the image reflected from the mirror of the first side of the checks and obtaining an image of a second side of the checks; and
- a transport mechanism for moving the checks past the mirror and the single scanhead.

68. (Original) The automated check processing system of claim 67, wherein the images scanned are full images of the checks.

69. (Original) The automated check processing system of claim 68, wherein the images scanned also include selected images of portions of the checks.

70. (Original) The automated check processing system of claim 67, wherein the images scanned are images of selected portions of the checks.

71. (Previously Presented) The automated check processing system of claim 57, wherein each document scanner further comprises a MICR reader for reading MICR data from the checks.

72. (Previously Presented) The automated check processing system of claim 57, wherein the image scanner comprises a first and a second scanhead.

73. (Previously Presented) The automated check processing system of claim 57, wherein each document scanner comprises a single acceptance and return slot.

74. (Currently Amended) The automated check processing system of claim 57, wherein the communication interface communicates a plurality of tagged images in a batch to the central check clearinghouse.

75-79. (Canceled).

80. (Currently Amended) A method of accepting and processing checks from a customer comprising the steps of:

presenting an authorization agreement to a customer, the authorization agreement authorizing a check to be processed in accordance with an automated account clearing process;

~~obtaining from the customer the authorization agreement authorizing a check to be processed in accordance with the automated check clearing process;~~

~~obtaining providing a document scanner operating to obtain images of checks fed into the document scanner;~~

extracting MICR data from the check images;

tagging the check images with the extracted MICR data; and

communicating tagged check images following customer authorization of the authorization agreement to a central check clearinghouse where automated check clearing processing is performed.

81. (Previously Presented) The method of claim 80, including the step of obtaining full images of the checks.

82. (Currently Amended) The method of claim 80, further comprising obtaining wherein the document scanner further operates to obtain field information from the check image, and wherein the step of communicating includes communicating the field information along with the check image to the central check clearinghouse for automated check clearing processing of the check.

83. (Previously Presented) The method of claim 80, further including the step of obtaining images of selected portions of the checks.

84. (Original) The method of claim 80, including the further step of scanning an endorsement side of the check.

85-89. (Canceled)

90. (Currently Amended) The method of claim 80, wherein a plurality of check images are obtained and the step of communicating transmits the plurality of tagged images to the central check clearinghouse in a batch.

91-102. (canceled)

103. (Previously Presented) An automated check processing system for accepting and processing checks from a customer comprising:

a document scanning device containing:

a document image scanner for obtaining images of the checks that are fed into the document scanning device;

a printer adapted to print an authorization agreement on the checks, the authorization agreement authorizing processing of the checks in accordance with an automated check clearing process, and inscribe a transaction amount on the checks in response to a customer purchase;

a transport mechanism for returning the checks with the imprinted agreement to the customer;

~~means for customer authorizing the authorization agreement for the check to be processed in accordance with the automated account clearing process; a processor for obtaining MICR field data from the check images and tagging the check images with the obtained MICR field data; a memory for storing the check images and the field data; and~~

a communication interface for coupling the document scanning device to a central check clearinghouse and communicating the tagged check images and field data to the central check clearinghouse for automated check clearing processing of the checks.

104. (Previously Presented) The automated check processing system according to claim 103, further comprising a controller coupled to the document image scanner and the transport mechanism for controlling the movement of the transport mechanism.

105. (Previously Presented) The automated check processing system of claim 103, wherein the document image scanner comprises a single scanhead.

106. (Previously Presented) The automated check processing system of claim 103, wherein the document image scanner comprises a first and a second scanhead.

107. (Previously Presented) The automated check processing system of claim 103, wherein the checks have a first and a second side and the document image scanner comprises:

- a mirror for receiving images of the first side of the checks;
- a single scanhead for receiving reflected images from the mirror of the first side of the checks and obtaining an image of the second side of the checks; and
- a transport mechanism for moving the checks past the mirror and the single scanhead.

108-109. (Canceled)

110. (Currently Amended) An automated point of sale processing system for processing customer transactions, comprising:

a video screen for displaying an authorization agreement to a customer, the authorization agreement authorizing a document to be processed in accordance with an automated account clearing process;

an electronic signature pad and an electronic pen, the electronic signature pad adapted to receive a signature from a customer approving the authorization agreement;

a document scanner located at a site of a customer transaction comprising a slot adapted to accept the document, the document scanner acquiring at least one image therefrom following customer approval of the authorization agreement and tagging the document image with the indicia of the customer's signature approving the authorization agreement; and

a communication link coupled to a central clearinghouse and adapted to communicate information represented by the at least one tagged image to the central clearinghouse for processing of the document in accordance with the automated account clearing process.

111. (Currently Amended) An automated point of sale processing system for processing customer transactions, comprising:

means for presenting an authorization agreement to a customer, the authorization agreement authorizing a document to be processed in accordance with an automated account clearing process;

means for customer authorizing the authorization agreement for the document to be processed in accordance with the automated account clearing process;

a document scanner located at a site of a customer transaction comprising a slot adapted to accept the document, the document scanner acquiring at least one image therefrom, after having obtained the authorization agreement from the customer and tagging the document image with the indicia of the customer's approving the authorization agreement;

a printer adapted to inscribe the document with indicia of cancellation; and

a communication link coupled to a central clearinghouse and adapted to communicate information represented by the at least one tagged image to the central clearinghouse for processing of the document in accordance with the automated account clearing process.

112. (Currently Amended) A method of processing a document at the site of a customer transaction comprising the steps of:

presenting an authorization agreement to a customer, the authorization agreement authorizing a document to be processed in accordance with an automated account clearing process when executed by the customer;

obtaining an executed authorization agreement from the customer;

scanning the document and acquiring an image therefrom;

tagging the document image with the indicia of the customer's executed approval of the authorization agreement;

checking the document for indicia of cancellation; and

communicating information represented by the tagged image of the document to a central clearinghouse for processing of the document in accordance with the automated account clearing process.

113. (Currently Amended) A method of processing a document at the site of a customer transaction comprising the steps of:

obtaining an executed authorization agreement from a customer by:

displaying the authorization agreement to the customer on a video screen, the authorization agreement authorizing a document to be processed in accordance with an automated account clearing process when executed by the customer; and

providing an electronic signature pad and electronic pen for receiving a signature from the customer to execute the authorization agreement;

scanning the document and acquiring an image therefrom;

tagging the document image with an indication of customer execution of the authorization agreement; and

communicating information represented by the tagged image of the document to a central clearinghouse for processing of the document in accordance with the automated account clearing process.

114. (Currently Amended) A method of processing a document at the site of a customer transaction comprising the steps of:

presenting an authorization agreement to a customer, the authorization agreement authorizing a document to be processed in accordance with an automated account clearing process when executed by the customer;

obtaining an executed authorization agreement from the customer;

scanning the document and acquiring an image therefrom;

tagging the document image with an indication of customer execution of the authorization agreement;

inscribing the document with indicia of cancellation; and

communicating information represented by the tagged image of the document to a central clearinghouse for processing of the document in accordance with the automated account clearing process.

115. (Currently Amended) A method of processing a document at the site of a customer transaction comprising the steps of:

presenting an authorization agreement to a customer, the authorization agreement authorizing a document to be processed in accordance with an automated account clearing process when executed by the customer; .

obtaining an executed authorization agreement from the customer;  
scanning the document and acquiring an image therefrom;  
tagging the document image with an indication of customer execution of the authorization agreement;

adding a transaction amount to the document; and  
communicating information represented by the tagged image of the document to a central clearinghouse for processing of the document in accordance with the automated account clearing process.

116. (Currently Amended) An automated check processing system for accepting and processing checks from a customer comprising:

a printer adapted to inscribe a transaction amount on checks;

means for presenting an authorization agreement to a customer, the authorization agreement authorizing the checks to be processed in accordance with an automated account clearing process;

~~means for customer authorizing the authorization agreement for the checks to be processed in accordance with the automated account clearing process;~~

a plurality of document scanners, the document scanners adapted to obtain images of checks and extract MICR data from the imaged checks after obtaining the authorization agreement from the customer, wherein the checks are fed into the document scanners;

means for tagging the document image with an indication of customer acceptance of the authorization agreement and the extracted MICR data; and

a communication link coupled to a central clearinghouse and adapted to communicate the tagged images to the central clearinghouse for processing of the checks in accordance with the automated account clearing process.

117. (Currently Amended) An automated check processing system for accepting and processing checks from a customer purchasing merchandise having a transaction amount, the system comprising:

a plurality of document scanners, the document scanners adapted to obtain images of checks having a first side and a second side, the checks being fed into the document scanners, wherein the scanners obtain have a mirror for receiving images of a first side of the checks and extract MICR data therefrom, a single scanhead for receiving the images from the mirror of the first side of the checks and receiving images of the second side of the checks; a transport mechanism for moving the checks past the mirror and the single scanhead and for transporting the checks to and from the customer, a printer adapted to print an authorization agreement and inscribe the transaction amount on the checks, and a controller coupled to the transport mechanism and the document scanners and operable to tag check images with the extracted MICR data;

means for presenting the authorization agreement to the customer, the authorization agreement authorizing the checks to be processed in accordance with an automated account clearing process;

~~means for customer authorizing the authorization agreement for the checks to be processed in accordance with the automated account clearing process;~~

~~a processor for obtaining information from the full images and selected images of the check and storing the MICR data and check images information in a memory, whereby said memory creates image files and stores the full images and selected images; and~~

a communication link coupled to a central clearinghouse and adapted to communicate the tagged image files to the central clearinghouse for processing of the checks in accordance with the automated account clearing process.

118. (Currently Amended) A check clearing system, comprising:

a point of sale processing unit including:

- a slot into which a check used by a customer in connection with a purchase is deposited;
- means for presenting an authorization agreement to the customer, the authorization agreement authorizing the check used for the purchase to be processed in accordance with an automated account clearing process;
- ~~means for customer authorizing of the authorization agreement for the check used for the purchase to be processed in accordance with the automated check clearing process;~~
- an imager operable to obtain an image of the deposited check;
- a transport mechanism that conveys the deposited check from the slot past the imager;
- a processor operable to extract MICR data from the check image and tag the check image with the MICR data and an indication of customer acceptance of the authorization agreement; and
- an interface through which the point of sale processing unit outputs the tagged check images;
- a communications link connected to the interface;
- a central check clearinghouse connected to the communications link and operable to process the output tagged check images and implement the automated check clearing process for the purchase.

119. (Canceled)

120. (Previously Presented) The system of claim 118 wherein the means for presenting an authorization agreement to the customer comprises:

- a printer for printing the authorization agreement on the check;
- the transport mechanism conveying the deposited check from the slot past the printer.

121. (Previously Presented) The system of claim 120 wherein the transport mechanism further conveys the deposited check printed with the authorization agreement back to the slot for delivery to the customer.

122. (Previously Presented) The system of claim 118 wherein the means for presenting an authorization agreement to the customer comprises a display upon which the authorization agreement is presented to the customer; and

wherein the means for customer authorizing comprises an input through which the customer authorizes the authorization agreement.

123. (Previously Presented) The system of claim 122 wherein the input is an acknowledgment key.

124. (Previously Presented) The system of claim 122 wherein the input is an electronic signature capture device.

125. (Previously Presented) The system of claim 118 wherein the means for presenting an authorization agreement to the customer comprises:

a printer for printing customer authorization of the authorization agreement on the check; the transport mechanism conveying the deposited check from the slot past the printer.

126. (Previously Presented) The system of claim 118 wherein the point of sale processing unit further includes a printer for printing indicia of cancellation on the deposited check, the transport mechanism conveying the deposited check from the slot past the printer.

127. (Previously Presented) The system of claim 118 wherein the point of sale processing unit further includes a printer for printing indicia of a transaction amount for the purchase on the deposited check, the transport mechanism conveying the deposited check from the slot past the printer.

128. (Previously Presented) The system of claim 118 wherein the point of sale processing unit further includes optical character recognition means for processing the check images to extract field information, the interface outputting the field information along with the check images, the central check clearinghouse processing the field information and check images in connection with implementation of the automated check clearing process for the purchase.

129. (Previously Presented) The system of claim 118 wherein the imager includes a single scanhead.

130. (Previously Presented) The system of claim 129 wherein the imager captures images of each side of the deposited check.

131. (Previously Presented) The system of claim 118 wherein the imager includes two scanheads.

132. (Previously Presented) The system of claim 118 wherein the transport mechanism further conveys the deposited check following imaging back to the slot.

133. (Previously Presented) The system of claim 118 wherein the system includes a plurality of point of sale processing units networked through the communication link to the central check clearinghouse.